

Amendments to the claims

(This listing of claims replaces all prior versions and listings.)

1. (currently amended) A method comprising  
enabling a holder of a financial account to use an electronic communication medium to  
predefine a virtual account associated with the financial account, the virtual account having an  
associated limitation on a payment to be made from the financial account,

in connection with a transaction, providing information about the virtual account to a  
third party, and

in response to a request made by the third party for payment using an electronic  
communication medium to communicate the virtual account information, preventing any  
payment from the financial account that is outside of the limitation associated with the virtual  
account.

2. (previously presented) The method of claim 1 in which the limitation of the  
virtual account comprises a restriction on the identity of the third party to whom the payment is  
made.

3. (previously presented) The method of claim 1 in which the limitation of the  
virtual account comprises a restriction on the amount of the payment that may be made.

4. (previously presented) The method of claim 1 in which the limitation of the  
virtual account comprises an expiration date.

5. (previously presented) The method of claim 1 in which the limitation of the  
virtual account comprises a restriction on the number of times payments can be made.

6. (previously presented) The method of claim 1 in which the information about the  
virtual account includes a virtual account identifier.

7. (previously presented) The method of claim 1 in which the financial account  
comprises a credit card.

8. (previously presented) The method of claim 1 in which the financial account and  
the virtual account are maintained by different entities.

9. (previously presented) The method of claim 1 in which there are multiple  
financial accounts and the virtual account has associated limitations on the payments to be made  
from each of the financial accounts.

10. (previously presented) The method of claim 7 in which there are multiple third parties and the virtual account has associated limitations on the payments to be made to each of the third parties.

11. (previously presented) The method of claim 6 further comprising enabling the holder to present the virtual account identifier to the third party electronically.

12. (previously presented) The method of claim 6 in which the virtual account identifier comprises between one and sixteen letters or numbers.

13. (previously presented) The method of claim 1 in which there are multiple virtual accounts.

14. (previously presented) The method of claim 13 in which two of the virtual accounts are associated with one of the financial accounts.

15. (previously presented) The method of claim 1 further comprising enabling the holder to predefine the virtual account using an electronic user interface.

16. (previously presented) The method of claim 1 further comprising enabling the holder to add, delete, and modify the virtual account.

17. (previously presented) The method of claim 1 in which the virtual account has an associated password and the holder is prevented from viewing, deleting, or modifying the virtual account except upon presentation of the password.

18. (previously presented) The method of claim 1 in which the request for payment is made in connection with a purchase by the holder from the third party, the request for payment is made to an intermediary party that maintains the virtual account on behalf of the holder, and the intermediary verifies the availability of the payment from the from financial account before authorizing the payment request.

19. (previously presented) The method of claim 1 in which the holder has access to the virtual account through a web browser.

20. (previously presented) The method of claim 19 in which the holder has access through an icon displayed on a tool bar of a web browser.

21. (previously presented) The method of claim 1 in which the holder has access to the virtual account through a web site of an intermediary party.

22. (previously presented) The method of claim 1 in which

the holder has access to the virtual account through a telephone.

23. (cancelled) ✓

24. (cancelled) ✓

25. (cancelled) ✓

26. (previously presented) The method of claim 1 in which the predefining includes the holder presenting a virtual account identifier for the virtual account.

27. (previously presented) The method of claim 1 in which the predefining includes the holder receiving a virtual account identifier for the virtual account.

28. (cancelled) ✓

29. (previously presented) A storage medium bearing a program capable of configuring a machine to

enable a holder of a financial account to predefine a virtual account associated with the financial account, the virtual account having an associated limitation on a payment to be made from the financial account,

in connection with a transaction, provide information about the virtual account to a third party, and

in response to a request made by the third party for payment using the virtual account information, prevent any payment from the financial account that is outside of the limitation associated with the virtual account.

30. (previously presented) A database of digitally stored information capable of enabling a machine to

identify virtual account information associated with a financial account, and

in response to a request made by a third party for payment using the virtual account information, identify limitations on payments from the financial account that are associated with the virtual account information.

31. (cancelled) ✓

32. (previously presented) A method comprising

a first party using an electronic communication medium to give ~~giving~~ to a second party a file identifier identifying the first party's file with an intermediary party and a virtual account

identifier identifying a virtual account maintained by the intermediary party on behalf of the first party, and

blocking the second party from obtaining payment of funds from a financial account of the first party if the payment would violate limits defined in the virtual account.

33. (cancelled) ✓

34. (cancelled) ✓

35. (cancelled) ✓

36. (cancelled) ✓

37. (cancelled) ✓

38. (cancelled) ✓

39. (cancelled) ✓

40. (cancelled) ✓

41. (cancelled) ✓

42. (cancelled) ✓